Dewan's reply.—This is a frivolous complaint. Where absolutely necessary, represent to local officers and the Municipality concerned will do what is required.

Subject No. 131.
Qualifying tests for Patels.

Summary of discussion.—Patels are sometimes wilfully negligent. In some cases they are incompetent or inefficient. A set of rules should therefore be framed for their guidance, and they should be required to pass an examination in those rules. Only passed men should be appointed as Patels.

Dewan's reply.—Yes, in good time.

Subject No. 132.
Village Sanitation.

Summary of discussion.—Village sanitation should be improved by requiring Shekdars to attend to this work or by appointing separate Sanitary Inspectors.

Dewan's reply.—Noted for consideration in due course.

Subject No. 133.
Better system of village administration.

Summary of discussion.—A better system of village administration should be established by the payment of fixed salaries to village servants, Police and Revenue, so that work may be done more satisfactorily than at present.

Dewan's reply.—A vague proposal too comprehensive for a definite answer.

Subject No. 134.
Prohibition to cut Sandal trees from raiyats' holdings.

Summary of discussion.—Raiyats are not allowed to cut and remove sandal trees which may spontaneously grow on their lands. This hinders cultivation. The prohibition should be removed.

Dewan's reply.—This has been decided many times. There is no hinderance to cultivation at all.

Subject No. 135.
Recovery of arrears of Revenue by sale of land.

Summary of discussion.—When a raiyat falls into arrear, all his patta lands are attached although the value of these lands may be considerably more than the arrear due. This is harsh. Only so much of the lands as may be necessary for the recovery of the arrear should be attached and sold, the rest being left untouched.

[*Note.*—The Deputy Commissioner observed that clause 2, Rule XXXVI of the Land Revenue Rules provided for this. There is no such thing as attachment under the present rules. The forfeiture of only a portion of the holding is ordered when the arrears could be realized by the sale of such portion.]

Dewan's reply.—Rules exist to the effect represented. Where the rule is broken in individual cases, representation should be made.

Subject No. 136.
Civil Courts not to award more than one per cent interest.

Summary of discussion.—Money-lenders now charge exorbitant rates of interest ranging from 2 to 5 per cent and the Civil Courts award them. The law should be changed so that interest of more than one per cent may not be awarded by the Civil Courts.

Dewan's reply.—Impracticable. A law of this kind can be easily evaded and you will never get loans at such reduced rates of interest.

Subject No. 137.
Agricultural Loans Act.

Summary of discussion.—The existing Land Improvement Loans Regulation has been of nominal benefit. A better system of lending money to poor raiyats and Inamdars should be adopted by introducing the Agricultural Loans Act. There are very few wealthy persons who lend money to poor people on easy terms. There ought to be no enquiry as to the purpose for which a loan is required. It should be sufficient if adequate security be given. Private individuals may be forthcoming to establish Agricultural Banks if Government would help.

Dewan's reply.—The subject has been much considered. Government are willing to give help. But the question is how loans not repaid at stipulated time can be recovered. We have difficulty in collecting some arrears of revenue, and where we find these irrecoverable we remit them. This cannot be done in the case of Bank Loans. A practicable plan would probably be for private individuals to come forward and agree to lend at a declared rate of interest. Government may lend such individuals some money at a rate of interest sufficiently low to allow of a fair margin of profit. These individuals should be competent men of business with large capital and capable of furnishing security sufficient to cover the loan which Government would give.

Subject No. 138.
Modification of the rules regarding advances for Irrigation Wells.

Summary of discussion.—One of the conditions on which money is lent by Government for the construction of Wells or Saguvali Kattes is that the work shall be completed within a specified period of time. It often happens that the work is not completed within the stipulated period and for this reason though it is due to causes beyond the Raiyat's control and though the Raiyat has spent on the work more than what he borrowed from Government, he is called upon to refund the advance. This is hard. Government should either lend more money to allow of the work being completed or cancel the condition regarding refund of the loan. The probable cost of repairing or constructing a well should be more liberally estimated than at present, the difficulty in procuring labour, &c., being taken into consideration. The period for the completion of such work should be extended to two or three years according to the circumstances of each case. If the work requires more money than the original estimate, an additional loan should be granted by Government.

[NOTE.—The Deputy Commissioner remarked that the rates prevailing in the Public Works Department were generally the rates adopted and were in most cases liberal enough. He was in favour of an extension of period and had recently addressed Government on the subject, suggesting a slight